

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ramon Canela
Carmen Canela
Debtors

Case No. 15-04915-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jan 12, 2021

User: AutoDocket
Form ID: 3180W

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Ramon Canela, Carmen Canela, 325 Allen St., West Hazleton, PA 18202-2622
4721978	Apothaker & Scian, P.C., 520 Fellowship Rd., Suite C306, P.O. Box 5496, Mt. Laurel, New Jersey 08054-5496
4979380	BANK OF AMERICA, N.A., P.O. BOX 6600933, DALLAS, TX 75266-0402
4979381	BANK OF AMERICA, N.A., P.O. BOX 6600933, DALLAS, TX 75266-0402, BANK OF AMERICA, N.A., P.O. BOX 6600933 DALLAS, TX 75266-0402
4796481	+ Bayview Loan Servicing, 285 Grand Avenue 200, Southlake, TX 76092-7657
4721985	Gramercy Cardiac Diagnostic Services, 131 W. 35th St., Ste. 700, New York, New York 10001-2111
4806747	+ Greater Hazleton Joint Sewer Authority, c/o Ustynoski & Marusak, LLC, 101 West Broad Street, Suite 205, Joseph D. Ustynoski, Esq. (Solicitor), Hazleton PA 18201-6303
4721986	+ Greater Hazleton Joint Sewer Authority, 500 Oscar Thomas Drive, P.O. Box 651, Hazleton, Pennsylvania 18201-0651
4721987	+ Julio Gomez Ceballos & Michel V. Rosario, 327 Allen St., West Hazleton, Pennsylvania 18202-2622
4721990	New York State Department of, Taxation and Finance, Civil Enforcement - Indiv Case Enforceme, Albany, New York 02227-0001
4728138	New York State Department of Taxation & Finan, Bankruptcy Section, P O Box 5300, Albany New York 12205-0300
4721991	Olga Henriques & Jose Oltera, 325B Allen St., West Hazleton, Pennsylvania 18202

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4726646	EDI: AIS.COM	Jan 13 2021 00:13:00	American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
4721977	+ EDI: AIS.COM	Jan 13 2021 00:13:00	American Infosource LP as agent for, T-Mobile USA, Inc., P.O. Box 248848, Cklahoma City, Oklahoma 73124-8848
4721979	EDI: BANKAMER.COM	Jan 13 2021 00:13:00	Bank of America, Bankruptcy Department, 4161 Piedmont Pkwy., NC4-105-03-14, Greensboro, North Carolina 27410
4721980	+ EDI: BANKAMER.COM	Jan 13 2021 00:13:00	Bank of America Home Loans, Attn: Customer Service, Ca6-919-01-41, P.O. Box 5170, Simi Valley, California 93062-5170
4721981	+ EDI: CAPITALONE.COM	Jan 13 2021 00:13:00	Capital One/Boscov's, Retail Services, P.O. Box 5893, Carol Stream, Illinois 60197-5893
4721982	+ EDI: CITICORP.COM	Jan 13 2021 00:13:00	Citibank, Box 6500, Sioux Falls, South Dakota 57117-6500
4721983	EDI: DISCOVER.COM	Jan 13 2021 00:13:00	Discover, P.O. Box 30943, Salt Lake City, Utah 84130
4721984	+ EDI: DISCOVER.COM	Jan 13 2021 00:13:00	Discover Bank, DB Servicing Corporation, P.O. Box 3025, New Albany, Ohio 43054-3025
4723411	EDI: DISCOVER.COM	Jan 13 2021 00:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4721988	+ Email/PDF: resurgentbknofications@resurgent.com	Jan 12 2021 19:18:38	LVNV Funding LLC, P.O. Box 10497, Greenville,

			South Carolina 29603-0497
4721989	+ EDI: MID8.COM	Jan 13 2021 00:13:00	Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, California 92123-2255
4721992	EDI: PRA.COM	Jan 13 2021 00:13:00	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, Virginia 23541
4721993	EDI: PRA.COM	Jan 13 2021 00:13:00	Portfolio Recovery Associates, LLC, P.O. Box 41067, Norfolk, Virginia 23541
4727084	EDI: PRA.COM	Jan 13 2021 00:13:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4721994	+ Email/Text: bankolist@praxis-financial.com	Jan 12 2021 19:13:00	Praxis Financial Solutions, 7331 N. Lincoln Ave., Suite 8, Lincolnwood, Illinois 60712-1766
4721995	+ EDI: CITICORP.COM	Jan 13 2021 00:13:00	Sears Card, PO Box 6275, Sioux Falls, SD 57117-6275
4721996	EDI: RMSC.COM	Jan 13 2021 00:13:00	Synchrony Bank/JC Penney, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, Florida 32896-5060
4721997	+ Email/Text: bankruptcysst@alorica.com	Jan 12 2021 19:13:00	Systems & Services Technologies, Inc., 4315 Pickett Rd., St. Joseph, Missouri 64503-1600
4721998	EDI: AISTMBL.COM	Jan 13 2021 00:13:00	T-Mobile USA, Inc., Financial Care Dept-Bankruptcy, P.O. Box 37380, Albuquerque, New Mexico 87176

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4753178	*+	Sears Card, PO Box 6275, Sioux Falls, SD 57117-6275

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2021 at the address(es) listed below:

Name	Email Address
Celine P DerKrikorian	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ccfmail@mwcc-law.com
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com

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Mario John Hanyon	on behalf of Creditor BANK OF AMERICA N.A. pamb@fedphe.com
Mario John Hanyon	on behalf of Creditor Bank Of America N.A. pamb@fedphe.com
Matthew Gregory Brushwood	on behalf of Creditor BANK OF AMERICA N.A. pamb@fedphe.com
Paul William Cressman	on behalf of Creditor BANK OF AMERICA N.A. pamb@fedphe.com
Rebecca Ann Solarz	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
Thomas Song	on behalf of Creditor BANK OF AMERICA N.A. pamb@fedphe.com
Tullio DeLuca	on behalf of Debtor 1 Ramon Canela tullio.deluca@verizon.net
Tullio DeLuca	on behalf of Debtor 2 Carmen Canela tullio.deluca@verizon.net
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1	<u>Ramon Canela</u>	Social Security number or ITIN	xxx-xx-1992
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Carmen Canela</u>	Social Security number or ITIN	xxx-xx-2842
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:15-bk-04915-RNO			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ramon Canela
aka Ramon A. Canela, aka Ramon Anibal
Canela

Carmen Canela

1/12/21

By the court: Robert N. Opel II
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.